

STARTER PACK

Smarter Financial Wellness

Your personalised path to financial
confidence - backed by real support.

| A Warm Welcome

Starting your financial wellness journey is a big step, but it's one you don't have to take alone. This section introduces the heart of the program and explains why it's built for real people navigating real-life money matters. Whether you're new to financial advice or looking for reassurance, this welcome will show you you're in safe, supportive hands.



Managing money can be confusing, even overwhelming, but it doesn't have to be. That's why we have partnered with **moneyGPS** to bring you their **Smarter Financial Wellness** program: a complete financial guidance service that's private, practical, secure and designed for people just like you.

Whether you're saving for your first home, planning retirement, or simply trying to feel more in control of everyday finances - **moneyGPS** are here to help. You don't need to be a financial expert. You just need the right support.



This isn't just a digital tool—it's your personal financial wellbeing partner. With real people, real advice, and real simplicity.

| What's Included in Your Free Starter Pack

Here's where you see the real value in action. This section outlines exactly what you get when you sign up; clear, useful tools and support to help you make better money decisions. Think of it as your launchpad: low pressure, high impact, and fully personalised. These benefits are designed to take you from confused to confident, all at your own pace.



moneyGPS has bundled everything you need to take the first step with confidence:

- ◆ A quick, free **Money Check-Up or Retirement Check-Up** (just 15 minutes)
- ◆ Access to your own **GPS Coach** for friendly, personalised guidance
- ◆ Step-by-step digital advice on budgeting, super, investing, and more
- ◆ A full library of 40+ short learning modules, tailored to your needs
- ◆ Exclusive member **perks, discounts, and financial credits to put towards your; mortgage, super or take in gift cards.**

► THERE'S NO PRESSURE, NO SALES

Objective, transparent, and focused on your best interests. Complete support whenever you need it.

| Why Financial Wellness Matters

This section highlights the deeper purpose behind the service. Financial wellness isn't just about numbers, it's about peace of mind, feeling empowered, and being prepared for life's ups and downs. Whether you're earning your first paycheck or planning for retirement, understanding the "why" can spark real change. Let this be the moment you start prioritising your financial wellbeing, just like your physical and mental health.

You take care of your physical and mental health

► Now it's time to care for **your financial wellbeing**.

FINANCIAL WELLNESS means:



Feeling **calm** and **confident** with money



Knowing you can meet **life's demands** today and tomorrow



Being able to **plan** and **achieve** your goals, big or small

► This program gives you a foundation to build that wellness,
ONE STEP AT A TIME.

I How It Works:

Your 3 Easy Steps

Ready to take action? This section breaks down the path forward in three simple steps. No jargon, no pressure, just an easy guide to get started. Whether you're curious about where you stand or ready for tailored advice, this roadmap keeps things straightforward so you can move at your own pace, supported by expert help along the way.

STEP 1

Create Your Account and Complete Check-Up

Start with a **free 15-minute Money Check-Up or Retirement Check-Up** to get a quick overview of your current financial health.

STEP 2

Get Advice That's About You

Access advice topics that are in your best interest to use and matter to your life, like saving, investing, insurance, super, or retirement.

As part of the program you'll get clear reports with next steps.

STEP 3

Connect With Your GPS Coach

Your GPS Coach is here for you whenever you need help. They'll guide you, answer questions, and keep things simple. No product sales. Just real support.

Why You'll Love It:

10 Standout Benefits

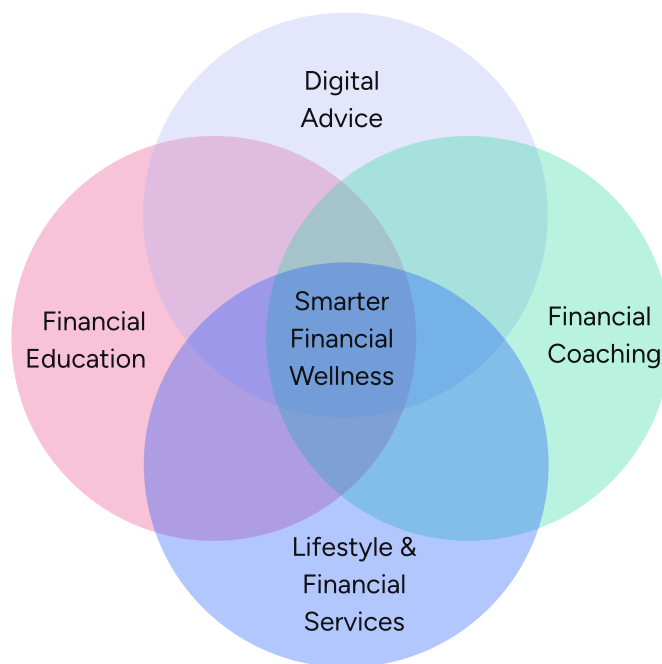
This is where it gets exciting. Here, you'll find ten reasons why Smarter Financial Wellness stands apart. It's not just about affordability or access, it's about trust, independence, and advice that truly puts your needs first. This section paints a picture of what's possible when financial help is designed with you in mind, without the gimmicks or the sales pitch.

- ◆ Affordable advice – starting at just \$55, for help that usually costs thousands
- ◆ Speak with real people, not bots
- ◆ Zero product sales or pressure
- ◆ Clear, compliant reports you'll understand
- ◆ Access anywhere, anytime, 100% online
- ◆ Advice tailored to your life and goals
- ◆ Guidance for every stage, early career to retirement
- ◆ Trusted and offered by your financial planner or accountant
- ◆ Access member perks and GPS credits
- ◆ Objective, transparent, and focused on your best interests

| What's Inside The Program

Take a closer look at the foundation of the service. This section walks you through the four pillars of the program, each carefully built to support your financial goals. From professional guidance to meaningful rewards, it's a well-rounded system that grows with you. Whether you need advice, education, or just someone to talk to, you'll find it here.

The Four Key Pillars of Smarter Financial Wellness:



Digital Financial Advice

Get practical, online advice and guidance tailored to your priorities



1:1 Coaching

Friendly, salaried coaches ready to support you



Financial Education

Short, interactive modules and videos



Lifestyle Perks & Rewards

Benefits that go beyond advice, from discounts to super credits

| Real People, Real Stories —→

Real change is easier to believe when you see it in action. This section shares inspiring stories from everyday people who've used the program to reach their goals. Whether it's saving for a first home or planning retirement, these examples show the power of having support you can trust. You'll see that success isn't out of reach, it's already happening.

Emily

Single 25 year
old female



Saved for their first home deposit in just
6 months

[Read story](#) —→

David & Priya

Young couple in
their late 30's/
early 40's



Found a clearer path to building wealth

[Read story](#) —→

Paul & Sandra

50 year old
pre-retirees



Gained confidence and a retirement plan

[Read story](#) —→

"We finally had a plan we **understood** and
someone to **help** us **follow** it.

| SECURITY - Safe, Private, and 100% In Your Best Interest

Security is non-negotiable when it comes to personal financial advice. This section breaks down the strong privacy measures and independent structure that make this program trustworthy. You'll learn how your data is protected, how bias is removed from the process, and why everyone can rely on this program for secure, ethical, and compliant support.



🔑 Your Trust is Our Priority.

- ✦ We don't sell products.
- ✦ Your information is safe, secure, and confidential.
- ✦ All digital advice is provided under the moneyGPS AFSL (Australian Financial Services Licence), and must adhere to strict regulatory and legislative compliance requirements.
- ✦ To fund and deliver these valuable services, we charge a subscription fee to your financial planner or accountant, which underpins the quality, impartiality, and integrity of the guidance we provide and the governance supporting the program.

About Our Security

My Account



Bank

Encrypted



Data

Encrypted

Sensitive Data

No government-linked sensitive data is stored. Users can request to have their data removed at any time.

24/7 Monitoring

The database and app are monitored 24/7 by an AWS-approved partner.



Status

Database updated



Status

System is operational



Storage & Encryption

All data is stored with Amazon Web Services (AWS) Cloud Security within Australia. Our database has Advanced Encryption Standard 256 - the toughest level of global encryption.



PROFESSIONALS 4 CHANGE

Professional 4 Change

Professional 4 Change (P4C) is a Grant Organisation that provides education to children in third world countries such as Zambia, Papua, New Guinea, Sierra Leone and Fiji.

It is a collective effort of advice professionals across various industries that would not be able to give advice if it wasn't for their education. They take part in P4C to provide more opportunities to children around the world who do not have access to education.



The Royal Children's Hospital (RCH) Foundation

The RCH Foundation supports four key areas at the hospital.

Enabling access to life saving equipment and technology, supporting ground breaking research, developing medical minds through leadership, education and training, and supporting the best in patient and family-centred care.

| Need Help?

This final section is all about support, because questions will come up, and you're never alone. Whether you prefer live chat, email, or a one-on-one session, help is always within reach. It's more than customer service; it's real people, ready to guide you. With flexible access and genuine care, you'll always feel supported on your journey.

You can reach out any time:

moneyGPS 



[Live Chat on the platform](#)



clientcare@moneygps.com.au



[1300 24 24 42](tel:1300242442)



Book a GPS Coach session when it suits you!

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“You're in control - but **never alone**.”

GET STARTED TODAY!